

REMARKS

Claims 1-43 are pending. In the Office Action claims 1-43 were restricted into the following three groups:

I. Claims 1-10 and 24-30, drawn to a method of processing information, classified in class 705, subclass 35.

II. Claims 11-18 and 31-38, drawn to a method of validating account information, classified in class 705, subclass 35.

III. Claims 19-23 and 39-43, drawn to a method of access management classified in class 705, subclass 35.

Applicants hereby elect Group I consisting of Claims 1-10 and 24-30 for prosecution at this time. This election is made without traverse, and no representations are made by this election concerning the merits of the Restriction Requirement with respect to the possible existence of multiple distinct inventions among the originally presented claims. Applicants reserve the right to pursue the subject matter of all non-elected claims in one or more related applications. Applicants respectfully request allowance of all pending elected claims.

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